In The Claims: REPLACEMENT CLAIMS

10) A method, with the aid of a digital computer, of determining the probability that a plurality of financial goals associated with a user will be met based on a set of probabilistic return assumptions, comprising:

    (a) receiving said plurality of financial goals on said computer;

    (b) converting said plurality of financial goals into cash flows;

    (c) receiving, on said computer, a set of financial assets associated with said user;

    (d) applying said probabilistic return assumptions to said financial assets on a periodic basis; and

    (e) determining the statistical probability that said cash flows will be satisfied on a periodic basis.

11) A method, with the aid of a digital computer, of determining the probability that a financial goal expressed as a cash outflow will be met, comprising:

    (a) identifying a set of assets, said assets associated with a market value;

    (b) establishing a criterion for success, said criterion for success associated with a plurality of periods;

    (c) simulating a plurality of market scenarios on said assets, each said scenario adjusting said asset market value of said assets for each said period;

    (d) applying said criterion for success to each said scenario; and

    (e) calculating the probability said criterion for success will be satisfied.

16) A computer system for determining the probability that a financial goal expressed as a cash outflow will be met, comprising:

    (a) a database including:

        (i) a set of assets associated with a user, said assets associated with a market value; and

        (ii) a criterion for success associated with said user, said criterion for success associated with a plurality of periods; and

    (b) a programmed processor configured to:

2

(i)   simulate a plurality of market scenarios on said assets, each said

scenario adjusting said market value of said assets for each said period;

(ii)   apply said criterion for success to each said scenario; and

(iii)   calculate the probability said user will satisfy said associated

criterion for success.

17)   The computer system of claim 16 wherein,

said database includes a plurality of financial goals associated with said user;

said processor is configured to convert said plurality of financial goals into cash

flows; and

said simulation of a plurality of market scenarios on said assets includes applying

said cash flows to said adjusted market values.

18)   The computer system of claim 16 wherein said criterion for success varies for

each said period of said plurality of periods.

19)   The method of claim 11 wherein said criterion for success varies for each said

period of said plurality of periods associated with said criterion.

20)   The method of claim 11 further comprising:

receiving said cash outflow associated with said plurality of financial goals; and

determining the statistical probability that said cash outflows will be satisfied on a

periodic basis.

In the Title: <u>REPLACEMENT TITLE</u>:

     METHOD AND SYSTEM FOR COMPUTING PATH DEPENDENT

PROBABILITIES OF ATTAINING FINANCIAL GOALS